

# Highmark Delaware - BENEFIT OPTIONS/CHART

**Example 1:** Lee, Laura, John and Cassie are enrolled at the “family” level and see their doctors routinely for preventive care. Laura is particularly careful to follow preventive care recommendations, as her mother has diabetes. The family members may catch the occasional cold or flu, but are otherwise in good health. As with any family, sometimes accidents happen. While practicing with her cheerleading team, 9-year old Cassie breaks her wrist.

*Note: Examples do not consider out-of-pocket copays for prescriptions filled under the Express Scripts prescription drug benefit.*

Service	Comprehensive PPO	CDH Gold
Preventive Medical Services (screenings and well visits)	100% Covered	100% Covered
<b>Treatment of Illness or Injury - 5 sick visits for John, 1 Specialist Visit for Cassie</b>		
PCP Office Visit for Diagnosis & Treatment	\$20 copay per visit x 5 = <b>\$100</b>	Total Charge is \$500. \$500 applies to the deductible. \$500 subtracted from HRA fund. Cost = <b>\$0</b>
Specialist Referral Care	\$30 copay per visit x 1 = <b>\$30</b>	Total Charge is \$150. \$150 applies to the deductible. \$150 subtracted from HRA fund Cost = <b>\$0</b>
<b>Imaging - Cassie has 2 x-ray in one visit at a free standing facility</b>		
Freestanding Facility	Cost = <b>\$20</b>	Total Charge \$300. \$300 applies to the deductible. \$300 subtracted from HRA fund. Cost = <b>\$0</b>
<b>Emergency Service - Cassie goes to Urgent Care for her broken wrist</b>		
Urgent Care and Medical Aid Unit.	Cost = <b>\$20</b>	Total Charge is \$120. \$120 applies to deductible, \$120 subtracted from HRA fund Cost = <b>\$0</b>
<b>Annual Financial Responsibility</b>	\$3, 274.32 in premiums; \$170 in copays <b>\$3,444.32</b>	<b>\$1,137.36</b> in premiums; No cost to the family for the deductible as \$1,070 would come out of HRA fund. \$1,430 would roll over to the next year and can be used toward deductibles and coinsurance.

# Highmark Delaware - BENEFIT OPTIONS/CHART (cont.)

**Example 2:** Alan and Carol are enrolled as employee and spouse. Alan has COPD, Carol has high cholesterol and high blood pressure. They are both trying to eat right and exercise, they have become avid bikers. They manage their chronic conditions well and are otherwise healthy. During a recent excursion, Carol falls in a biking accident.

Service	Comprehensive PPO (using network providers)	IPA/HMO
<b>Preventive Medical Services</b> (screenings and well visits)	100% covered	100% covered
<b>Carol – ER Visit and Follow up MRI</b>		
Emergency Room	Cost = <b>\$150</b>	Cost = <b>\$150</b>
Hi-Tech Imaging at a Freestanding Facility	Total Charges \$1250.00 Covered 100% Cost = <b>\$0</b>	Total Charges \$1250.00 Covered 100% Cost = <b>\$0</b>
<b>Management of Chronic Conditions– John (COPD) and Carol (Cardiac)</b>		
4 Specialist Visits (2 Alan, 2 Carol)	\$30 copay per visit x 4 = <b>\$120</b>	\$25 copay per visit x 4 = <b>\$100</b>
2 Machine Tests (Alan and Carol)	100% covered Cost = <b>\$0</b>	100% covered Cost = <b>\$0</b>
1 Hi-Tech Radiology at Free-Standing Facility (Alan)	Cost = <b>\$0</b>	Cost = <b>\$0</b>
<b>Annual Financial Responsibility</b>	\$2,619.12 in premiums \$270 member out of pocket Cost = <b>\$2,889.12</b>	\$1,197.60 in premiums. \$250.00 in copays Cost = <b>\$1,447.60</b>

*Note: Examples do not consider out-of-pocket copays for prescriptions filled under the Express Scripts prescription drug benefit.*